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With the addition of 3.7 million rural homes and the improvement of 15.6 million rural residences during the period from 1960 to 1966, the status of rural housing has been vastly improved. These improvements may not have affected the number of substandard homes, since most of these dwellings were occupied by families having incomes of less than \$3,000 in 1960, and almost all of the new homes built during this period were occupied by families having incomes greater than \$6,000. It appears that most low-income families did not build new homes. Since most low-income families own their own homes, it is doubtful that many of them moved to better housing. It is apparent that most remodeling done to rural houses was not great enough to change the condition of many substandard homes--especially those lacking proper plumbing facilities. (DA)

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PREFACE

The data for 1960 and earlier years are from the 1960 U.S. Census of Housing, except where otherwise indicated. These are the most recent data available since the housing censuses are taken at 10-year intervals. Although the data are several years old, they are basic in portraying current housing conditions. About 80 to 90 percent of the housing that will be reported on in 1970 has already been included in the 1960 Census. Statistics on housing improvements since 1960 are mainly from annual reports made by various Federal agencies which make loans for housing improvement.

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HIGHLIGHTS

Rural housing is less adequate than urban housing primarily because a larger percentage of rural homes lack inside plumbing. Of the 17.6 million occupied and unoccupied rural housing units in 1960, 3.7 million did not have water piped inside. Of the 40.8 million urban housing units, only 0.4 million lacked this convenience.

In 1960, there were 8.5 million occupied substandard units in the United States; 4.8 million were located in rural areas. Of the substandard rural units, 2.0 million lacked inside plumbing, 1.7 million lacked some plumbing facilities, and 1.1 million were dilapidated.

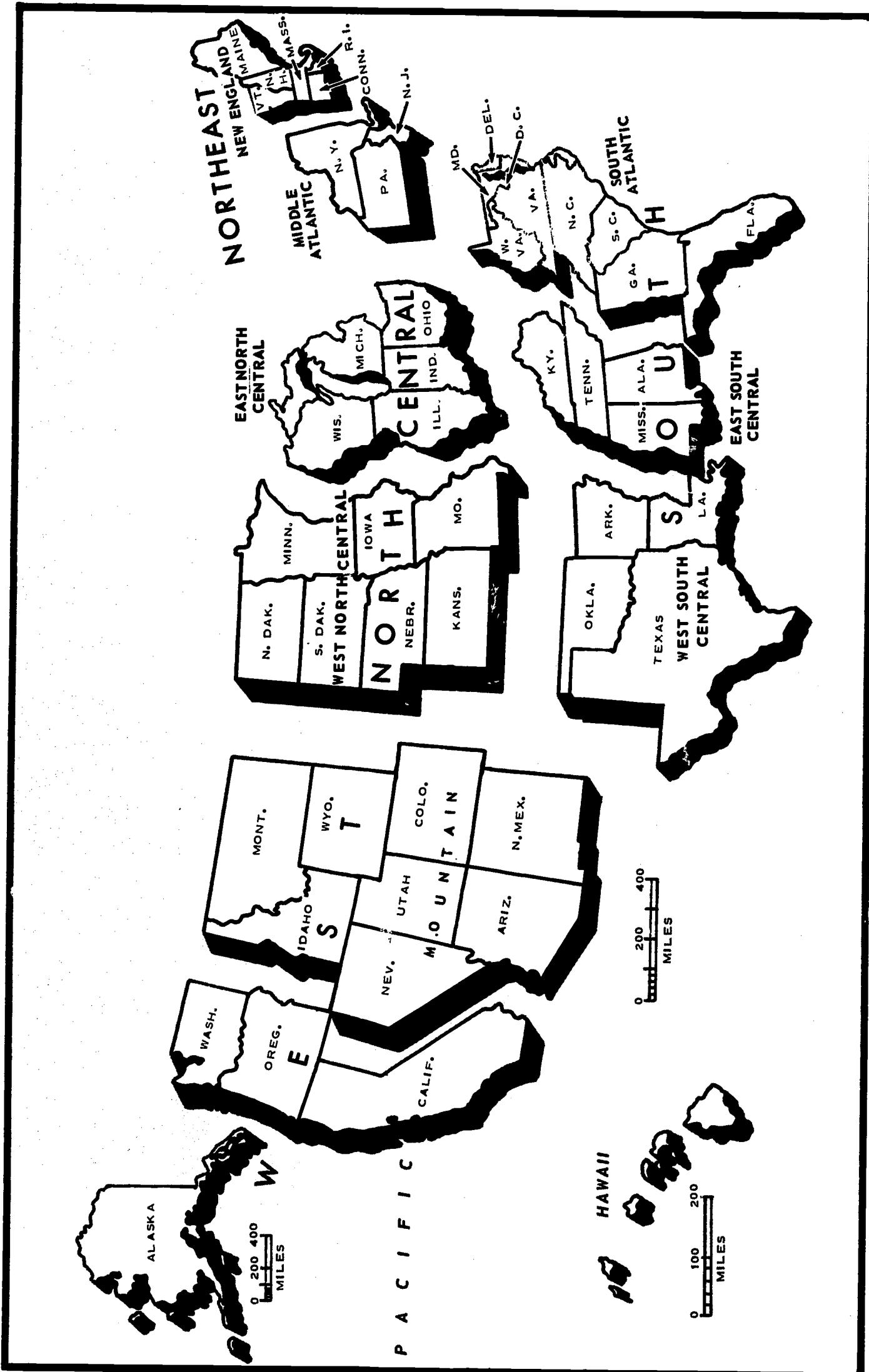
Nearly two-thirds of the occupants of substandard housing in rural areas in 1960 had family incomes of less than \$3,000 a year.

Over 57 percent of the occupants of substandard housing owned their homes and 43 percent were renters in 1960. About 44 percent of the renters paid no cash rent.

Rural housing has improved considerably since 1960, but the condition of housing occupied by the rural poor may not have improved very much. It is estimated that from 1960 to 1966 there were 3.7 million rural homes built and about 15.6 million rural homes repaired. However, over 95 percent of the homes built were constructed by families with incomes over \$6,000 a year. Also, most of the repairs were of a minor nature and made to standard homes. It is estimated that less than 150,000 rural homes that lacked plumbing in 1960 had complete plumbing added between 1960 and 1966.

Only 10 percent of the new homes built in rural areas from 1960 to 1966 were constructed as a result of a direct or insured loan made by a Federal agency or a Federal land bank. Only about 6 percent of the home repairs were financed with the help of a Federal agency.

Figure 1.-REGIONS OF THE UNITED STATES



STATUS OF RURAL HOUSING IN THE UNITED STATES

by

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INTRODUCTION

One of the goals of our society is to provide all citizens with an opportunity to have a decent home. Various programs have been initiated to attain this objective. Because of the varying characteristics of housing locations, these programs may have had a different impact on housing between rural and urban areas. Data on rural and urban housing conditions are needed to be able to design the most effective housing programs.

Housing in rural areas is considered to be generally less adequate than housing in urban areas. Why this condition exists and what programs may help to improve it are questions which can be best resolved once the differences have been identified.

This study was initiated to bring together various selected housing statistics for an easy comparison of rural and urban housing conditions in 1960 within various regions of the United States (fig. 1) and to indicate the impact various housing programs have had in altering the adequacy and quantity of rural housing between 1960 and 1966.

NUMBER AND REGIONAL DISTRIBUTION OF URBAN AND RURAL HOUSING UNITS

On April 1, 1960, there were 58,326,357 housing units in the United States (table 1). 1/ The East North Central region had the most; the Mountain region the fewest. More urban units were located in the Middle Atlantic region than in any other, whereas the South Atlantic region had more rural nonfarm units.2/ The West North Central region had the largest numbers of farm dwellings.

In 1960, about 70 percent of all housing units in the United States were in urban areas, 24 percent were in rural nonfarm places, and 6 percent were

1/ Tables are grouped at the end of the report, starting on page 14.

2/ Urban housing comprises all housing units in urbanized areas and in places of 2,500 inhabitants or more outside urbanized areas. Rural nonfarm housing comprises a variety of residences, such as units in small villages and environs of cities and units in the country not occupied by farmers or their employees. Farm housing includes all housing occupied by persons who were classified as farmers by the U.S. Department of Agriculture in 1959.

on farms (table 2). The Pacific region, largest in land area, had a larger proportion of its housing units in urban areas than did any other region. The least urbanized region was the East South Central, though over 50 percent of its housing units were in urban places.

On April 1, 1960, there were 17,562,492 rural dwelling units--13,996,171 on nonfarm places and 3,566,321 on farms. Rural areas of New England had 20 times as many nonfarm as farm units. The West North Central region had about twice as many. The average ratio for all rural areas in the United States was about four nonfarm units to one farm unit.

TENURE AND VACANCY

Type of housing tenure is important in determining the kind of program that should be adopted to improve housing quality. A different program may be needed to correct housing deficiencies if most units are owned by the occupants rather than rented.

There is a marked difference in housing tenure between urban and rural areas. In 1960, over 71 percent of all occupied rural housing was owned by the occupants, compared with 58 percent of all occupied urban housing; 70 percent of the rural nonfarm housing units were owner occupied, compared with 74 percent of the farm units (table 3). Rural nonfarm units were most apt to be owned by their occupants in the New England and Middle Atlantic regions, and most apt to be rented by occupants in the West South Central and South Atlantic regions.

Because of the high proportion of home ownership in rural areas, programs to improve rural housing may be most effective if directed mainly toward owner-occupied units rather than rented units.

Owner occupancy was the most characteristic type of housing tenure in the United States. In 1960, 56 percent of all housing units were owner occupied, 35 percent were rented, and 9 percent were vacant (table 4). The percentage of occupied units was highest in the two North Central regions and lowest in the Middle Atlantic and New England regions. The highest percentage of vacant housing was in the New England region and the lowest percentage in the Middle Atlantic. About one-third of the housing listed as vacant was seasonally vacant. In New England, about three of five housing units that were vacant were seasonally vacant.

Rural housing was more apt to be vacant than urban housing. In 1960, there were 2.9 million vacant units in rural areas and 2.4 million in urban areas. One-half of the vacant rural housing was seasonally vacant, compared with one-seventh of the vacant urban housing. Rural housing was most apt to be seasonally vacant in the New England and Middle Atlantic regions and least apt in the East South Central region.

Although vacant housing was more prevalent in rural areas than in urban areas, the percentage available for occupancy in rural areas was considerably less than in urban areas. Less than 17 percent of the vacant units in rural areas were available for rent or purchase, compared with 61 percent of the vacant urban units. In terms of total housing stock, 2.7 percent of the rural

housing was for rent or purchase, compared with 3.7 percent of the urban housing.

SIZE OF DWELLING UNITS

In 1960, over 80 percent of the occupied dwelling units had two or more bedrooms (tables 5 and 6). About 11 percent had four bedrooms or more.

Housing units that were owner occupied had more bedrooms than rented units. Typically, housing units owned by farm families had more bedrooms than those owned by urban families. Those owned by rural nonfarm families had the least. Rented housing showed a different pattern. Rented farm dwellings had the most bedrooms, but rural nonfarm units had more than urban units. In general, rural housing was more spacious than urban housing.

The size of the dwelling unit as indicated by the number of bedrooms varied between regions, for both rented and owned units, and between urban, rural, nonfarm, and farm locations. Owner-occupied units in the New England and Middle Atlantic regions were more apt to have three bedrooms or more than those in the other regions; those in the West South Central region were least apt to have three bedrooms or more. There was less variation between regions for rental units. The New England, South Atlantic, and South Central regions had the largest percentages and the Mountain and Pacific regions had the lowest percentages of rental housing with two bedrooms or more.

AGE OF STRUCTURE

Newer homes are more apt to have modern conveniences than older homes. Also, the newer home is more likely to be remodeled to meet modern standards. An inventory on the age of housing units can be a rough measurement of the adequacy of housing and of trends in housing construction.

Rural nonfarm housing was generally newer than urban housing, and urban housing was newer than farm housing (tables 7-10). Forty-seven percent of the rural nonfarm units were built from 1940 to 1959, compared with 42 percent of the urban units and 24 percent of the occupied farm units.

Owned housing was usually newer than rented housing. About 53 percent of the owned rural nonfarm units were built from 1940 to 1959, compared with 40 percent of the rented units. Farm dwellings built during that period had a similar ratio of owned to rented units--26 percent compared with 19 percent. Urban housing had a wider ratio--52 percent compared with 30 percent. Between the different regions the age of owner-occupied housing varied more than the age of rented housing. Older units were most common in the New England and Middle Atlantic regions and newer ones in the Pacific and Mountain regions.

Slightly over one-fourth of the housing units existing in 1960 were built during the 1950's and about the same number were built from 1930 to 1949, leaving about one-half built prior to 1929.

Construction trends varied between the regions with each decade. From 1930 to 1939, housing construction was most prevalent in the East North Central and Middle Atlantic regions and next most prevalent in the South Atlantic and Pacific regions. During the 1940's, most housing construction

took place, in descending order, in the South Atlantic, Pacific, West South Central, and East North Central regions and after 1950 in the East North Central, South Atlantic, Pacific, and Middle Atlantic regions.

From 1950 to 1959, over 15.6 million housing units were built at an average of about 1,560,000 a year. On rural nonfarm places, about 4.2 million units were added, or 420,000 a year; on farms, about 42,000 were built annually for a total of 423,000.

HOUSING CONDITIONS

The U.S. Bureau of the Census, in an attempt to rate the quality of housing in 1960, used three classifications of housing quality--sound, deteriorating, and dilapidated. Sound housing was defined as having no defects, or only slight defects which could be corrected during the course of regular maintenance. Deteriorating housing was defined as needing more repair than would be provided in regular maintenance. Dilapidated housing was housing which did not provide safe, adequate shelter and which, in its present condition, endangered the health, safety, or well-being of the occupants.

Enumerators had very little difficulty in rating a unit as sound or not sound. Problems arose, however, when they attempted to differentiate between deteriorating and dilapidated housing conditions.^{3/} Therefore, housing quality in this report is indicated simply as sound or not sound; not-sound housing includes all units that were classified as deteriorating or dilapidated.

The 1960 Census of Housing classified the majority--81.2 percent--of all housing sound (table 11). In urban places, 85.4 percent of the housing units were sound, compared with 71.5 percent of the rural units. There was little difference between the percentages of rural farm and rural nonfarm units rated as sound--69.7 percent and 71.9 percent, respectively.

Differences in housing conditions were more pronounced between regions than between urban and rural locations. In general, housing conditions were poorest in the Southern regions. For example, almost one-third of all housing units in the East South Central region were classified as not sound in 1960, compared with about one-eighth of the housing in the Pacific region.

Although rural housing is generally in poorer condition, rural units in some regions are in better condition than the urban units in other regions. For example, the East North Central rural homes were more apt to be rated sound than the East South Central urban homes.

SUBSTANDARD HOUSING

The statistical classifications most widely used to describe the adequacy of housing in terms of providing the necessary facilities and protection

^{3/} U.S. Bureau of the Census, Accuracy of Data on Housing Characteristics, Series ER 60, No. 3, table 2A.

against the elements and hazards of fire, sickness, and accidents are "standard" and "substandard" housing. This terminology does not appear in any census publication. Census tabulations since 1940, however, provide appropriate data for deriving the above classifications. In terms of published census categories, a substandard unit is (1) dilapidated or (2) lacks one or more of the following facilities: hot running water in the structure, flush toilet for private use, bathtub or shower for private use.

By this definition, there were 8.5 million substandard housing units occupied in 1960; 4.8 million were in rural areas (table 12). About 70 percent of the rural substandard units were occupied by nonfarmers and 30 percent by farmers; over 60 percent were owned by the occupants and 40 percent were rented. Rented rural nonfarm units were more apt to be substandard than owned units, but more owned than rented farm units were substandard.

Generally, adequacy of housing increased with family income. This was especially true of nonfarm units occupied by families with annual incomes up to \$6,000; the adequacy of farm housing increased with incomes up to \$10,000.

Low-income families, however, do not necessarily occupy substandard housing. Of the families who had incomes less than \$3,000, 45 percent lived in standard housing. Fifty-four percent of the owner occupants with incomes less than \$3,000 lived in standard housing, compared with about 30 percent of the renters.

Most of the substandard units in rural areas were substandard because they lacked plumbing facilities. Of the 4.8 million substandard units, 2.0 million lacked inside plumbing, 1.7 million lacked some plumbing facilities, and 1.1 million were dilapidated (table 13).

Nearly two-thirds of the substandard units were occupied by families having incomes of less than \$3,000 a year. More than one-half (54 percent) of these families owned their units. Renters were more apt to live in dilapidated dwellings. However, more than one-half of the renters paid no cash rent.

More than one-fourth of the substandard units were occupied by families having incomes from \$3,000 to \$5,999. Over 61 percent of these units were owned and 39 percent were rented. About one-third of the renters paid no cash rent.

Less than 10 percent of the substandard units were occupied by families having incomes of \$6,000 or more. Only about 16 percent of these units were dilapidated.

Recent studies show that it would cost from \$2,400 to \$2,700 per home to correct the plumbing deficiencies and over \$10,000 per home to replace the dilapidated units. 4/ The cost of correcting the plumbing deficiency includes

4/ Unpublished manuscripts by Bruce L. Burnham and Ted L. Jones, Housing Costs--Rural-Urban Comparisons, and by Hughes H. Spurlock, Rural Housing Conditions in Arkansas, Missouri and Oklahoma Ozarks.

drilling a well and adding a pump and bathroom, a distribution system, and sewerage facilities to a dwelling.

Unless family incomes have altered drastically since 1960, it is doubtful that many of the 3.1 million rural families who had incomes of less than \$3,000 a year in 1960 and lived in substandard housing have been able to improve their situation without considerable help. The extent to which this might have occurred is discussed later.

PLUMBING FACILITIES

Piped Water

In 1960, there were over 4 million housing units in the United States that did not have water piped inside (table 14). About 90 percent of these were rural units and were usually rural nonfarm residences. In fact, more farm dwellings than rural nonfarm dwellings had piped water in all regions except the South Atlantic and East South Central. The majority of units without piped water inside were in these two Southern regions and the West South Central region.

In general, the States' percentages of rural housing units lacking water inside followed their regional pattern (see appendix table 1). There were, however, significant exceptions, for example Maine in the New England region and Alaska in the Pacific region. Also, the highest percentage of rural housing lacking water inside was in Mississippi, but the greatest number of units lacking this convenience was in North Carolina.

Flush Toilet

Almost 6 million housing units in 1960 were without a flush toilet; over 5.4 million were in rural areas (table 15). Over one-third of all farm and over one-fourth of all rural nonfarm units lacked a flush toilet. In general, over one-half of the farm dwellings in the South lacked a flush toilet, compared with about one-fourth in the North Central and the Northeast regions. Regional variations for nonfarm units were not as pronounced.

The percentage of urban housing units having a flush toilet varied slightly from region to region, whereas the regional percentages for rural units varied considerably. For example, the percentages of urban housing units having a flush toilet in 1960 varied from 93 percent in the East South Central region to 99 percent in the New England region, and the percentages for farm dwellings varied from 34 percent in the East South Central region to 92 percent in the Pacific region.

Bathtub or Shower

In the United States in 1960, about 6.9 million housing units lacked a bathtub or shower--1.5 million were urban units and 5.4 million were rural.

Of the 5.4 million rural units, there were 1.3 million farm and 4.1 million nonfarm units (table 16). This was about 37 percent of the farm dwelling units and 29 percent of the rural nonfarm units, compared with only 4 percent of the urban units.

In the Pacific region, farm dwelling units were just as apt to have a bathtub or shower as were urban units. In the East Central region, however, 87 percent of the urban units had a bathtub or shower, compared with only 34 percent of the farm dwellings.

In 1960, there were about 1 million more housing units that lacked a bathtub or shower than there were that lacked a flush toilet. Of these 1 million units, three-fourths were urban units and one-fourth were rural nonfarm units. There were slightly more farm dwelling units with a bathtub or shower (62.9 percent) than there were with a flush toilet (62.4 percent).

GOVERNMENT PROGRAMS AFFECTING RURAL HOUSING

Federal Housing Administration

The Federal Housing Administration's major activity has been insuring loans made by private lending institutions for housing construction, rehabilitation, and purchase. In addition, the FHA has been assigned the administration of a number of special housing programs designed to assist low- and moderate-income families in obtaining decent, safe, and sanitary housing. Most of these special programs have had little impact on housing conditions in rural areas. The major improvement in the adequacy and quantity of rural housing has occurred because of the insured loan program. Two significant features of this program are (1) regular homeownership loans and (2) home-improvement loans.

Regular Homeownership Loans

The regular homeownership loans are authorized under section 203 of the National Housing Act. Under current provisions, FHA insures mortgages for the purchase of one- to four-family homes valued up to \$30,000. The housing can be either new or existing. The maximum mortgage is limited to 97 percent of the first \$15,000 of the home's value, plus 90 percent of the next \$5,000 value, plus 80 percent of the value over \$20,000. The minimum cash investment of a home purchaser is 3 percent of the acquisition cost (purchase price plus closing costs exclusive of prepaid items). A veteran may make a minimum downpayment of \$200 on a home valued up to \$15,000. Maximum interest rate on an insured mortgage is 6 percent. A mortgage insurance premium of one-half of 1 percent is charged.

From 1960 to 1966, there were 149,000 homes built in rural areas that were insured by the FHA (table 17). Since 1960, there has been a decline in the number of loans insured. From 1960 to 1966, the number of rural homes insured declined from 30,190 to 17,130. The South Atlantic and East South Central regions had the largest numbers of new homes that were insured and New England had the least.

Home-Improvement Loans

Most home-improvement loans made by FHA in rural areas are made under Title I of the National Housing Act. Under provisions of this section, financial institutions which make loans to individuals for alterations, repairs, and improvements of existing structures are insured against losses sustained as a result of a loan. In most cases, the maximum insured loan is \$3,500 and the maximum repayment period is 5 years. The average size of a loan in 1966 was about \$1,150.

From 1960 to 1966, about 937,000 home-improvement loans were made in rural areas, or over six times the number of new construction loans (table 18). The number of improvement loans decreased from 187,100 in 1960 to 90,900 in 1966. They decreased most rapidly in the Middle Atlantic and East North Central regions and least rapidly in the West North Central and Mountain regions.

Veterans' Administration

The Home Loan Program of the Veterans' Administration was authorized under Title III of the Servicemen's Readjustment Act of 1944 (modified by subsequent acts). Private lenders are guaranteed against losses (up to 60 percent of the loan but not to exceed \$7,500) on loans made to veterans for the purchase, repair, or construction of homes that the qualified veteran will occupy. No downpayment is required. Maximum maturity of the loan is 30 years. Loans cannot bear interest in excess of the rate set by VA which is currently 6 percent per annum. The price of the property constructed, altered, or repaired may not exceed a reasonable value determined by VA. Also, the contemplated terms of payment of the mortgage must take into consideration the veteran's present and anticipated income and expenses, and the veteran must be a satisfactory credit risk.

In addition to the guaranteed loan program, a direct loan program was authorized by Congress in 1950. The Administrator of Veterans' Affairs is authorized to designate qualifying rural areas, small cities, and towns as "housing credit shortage" areas and make direct loans to these areas from the direct loan revolving fund if he finds that private credit is not generally available for making guaranteed loans. Most rural counties have been so designated. The terms to the borrower are about the same as those for VA guaranteed loans except the borrower must reside in a "housing credit shortage" area and demonstrate he cannot obtain a VA guaranteed loan. Also, the amount of the loan cannot exceed \$17,500.

About 118,000 new homes were constructed in rural areas from 1960 to 1966 as a result of the insured and direct loan programs of the Veterans' Administration (table 19). The number constructed annually, however, has declined quite rapidly--from 27,240 in 1960 to 10,370 in 1966. In 1966, about two-thirds of all VA constructed homes were built in the Southern States. The number of loans made for repairs was considered too insignificant to estimate.

Farmers Home Administration

The Farmers Home Administration makes and insures rural housing loans under Title V of the Housing Act of 1949, as amended. These loans are made to owners of farms or of other rural real estate and to persons over 62 years of age who will be owners of rural land. The loans can be used to buy, build, or improve dwellings or farm service buildings or to buy a building site in a rural area. Rural areas are defined as areas in the open country and as towns which have not more than 5,500 inhabitants and are not part of or associated with urban areas. The farm homes may be occupied by the owner or their tenants, lessees, sharecroppers, or laborers.

Loans are made to applicants who are unable to obtain adequate credit from other sources. Loans up to 100 percent of the appraised value of the property can be made. However, the borrower or a cosigner is required to have sufficient income to pay operating and family living expenses and to meet payments on debts, including the proposed housing loan. The maximum repayment period is for 33 years. Interest rates vary with the conditions of the loans. Although the amount of the loan may vary, most of them have been used to construct modestly priced homes costing less than \$15,000.

The Farmers Home Administration also makes direct or insured loans to buy, build, repair, or improve rental housing and cooperatively owned housing for rural residents with low incomes and for senior citizens with low or moderate incomes.

Direct loans for rental housing may be made to private nonprofit corporations and to consumer cooperatives with broadly based membership. These loans bear 3 percent interest and may be repaid in 50 years. The amount of a direct loan may not exceed \$200,000.

Insured loans for rental housing are available to individuals, associations, partnerships, and corporations. Cooperative housing occupied by the owners also qualifies. The funds are furnished by private sources and are insured by the Farmers Home Administration. Current interest rates are 5 3/4 percent, and the repayment period may be 40 years. An insured loan may not exceed \$300,000.

For the borrower to receive a direct or insured loan, the building must meet Farmers Home Administration requirements for good construction.

In addition to making and insuring rural housing loans, the Farmers Home Administration helps farmers construct and repair their homes under authorization of the Consolidated Farmers Home Administration Act of 1961. The basic objective of this act is to help operators become successfully established on family farms. To accomplish this objective, direct and insured loans are made for a wide variety of purposes, such as purchasing a farm, enlarging existing units, constructing and repairing the farm dwelling or other farm buildings, obtaining water for the farmstead, developing land, and refinancing debts.

As a general rule, the construction and repair of the farm dwelling played a minor role in the farmer's use of the loans; only about 8 percent of the

total amount loaned in 1966 was used for that purpose. Even so, almost 5,000 farm homes were either built or repaired as a result of the farm ownership program.

The maximum amount loaned to an individual under this act cannot exceed \$60,000. The loans bear 5 percent interest and may be payable up to 40 years.

The Farmers Home Administration made direct or insured loans for the construction of about 76,000 rural homes from fiscal 1960 to fiscal 1966 (table 20). The number built in fiscal 1966 was about six times the number built in fiscal 1960--18,600 and 3,210, respectively. More than two-thirds of the homes have been erected in the Southern regions.

From fiscal 1960 to 1966, about 50,000 rural homes were repaired as a result of direct or insured loans by the Farmers Home Administration, or about two-thirds of the number of new home loans made (table 21). Although the number of repair loans made in 1966 was about five times larger than that in 1960, the increase was not as great as that for new construction loans. The New England region showed the greatest gain in the number of housing repair loans and the Pacific region the least gain.

THE FEDERAL LAND BANK SYSTEM

The Federal land banks were established in 1917 by the Federal Farm Loan Act to provide a dependable source of farm mortgage credit at reasonable rates and on terms adapted to meet the needs of farmers. Initial capital stock was subscribed by the Federal Government, but since 1947 the banks have been completely owned by farmer-borrowers. When a farmer obtains a loan, he becomes a member of his local Federal land bank association by buying stock in it.

Federal land bank loans are made to farmers for a variety of purposes, such as to enable them to buy, build, or repair their homes on or off their farms. The loan is based on the appraised normal value of the farm which is offered as security. Generally, normal value is a long-term value rather than current peak or depressed value. The loan may not exceed 65 percent of that value plus the value of the member-borrower's stock which may be paid for out of the loan. The loans may be obtained for terms ranging from 5 to 40 years. The interest rate to borrowers is determined at any given time by the cost of money obtained from the sale of Federal land bank bonds to the investing public, the operating expenses of the banks, and appropriate accumulation of reserves in the banks. Most repayment plans call for annual, semiannual, or monthly installments. A borrower has the privilege of repaying all or part of the loan without penalty at any time before the repayment term expires.

From fiscal 1960 through fiscal 1966, there were about 40,000 homes constructed in rural areas as a result of loans made by the Federal land banks (table 22). The number of land bank loans for housing purposes increased about 50 percent between 1960 and 1966. Most of this increase occurred in the South Atlantic and two North Central regions.

The number of loans for the repair of home dwellings is usually included with loans for other purposes and, therefore, cannot be determined with any degree of accuracy.

CHANGES IN THE CONDITION OF RURAL HOUSING, 1960 TO 1966

Housing conditions in rural areas can be improved by building new homes, remodeling inadequate units, and tearing down dilapidated units. Firm estimates on how much improvement has occurred since 1960 cannot be made until the next Census of Housing. However, there are several sources of data that do give some indication of the changes affecting the status of rural housing.

New Construction

The U.S. Bureau of the Census publishes annual estimates on the number of housing starts made in areas outside Standard Metropolitan Statistical Areas, but does not publish annual estimates on the number in rural areas. About 80 percent of the housing located outside SMSA's on April 1, 1960, was in rural areas. It was assumed, therefore, that the annual change in the number of homes started in rural areas would be the same as the annual change in the number started outside SMSA's. It was further assumed that the proportion of the number of units built in rural areas to the national total would be the same as that shown for 1959 in the Census of Housing for 1960.

With these assumptions, the data show that 3.7 million housing units were built in rural areas from January 1, 1960, to January 1, 1967 (table 23). From 1960 to 1962, the number of units built each year declined slightly from that of the previous year; then it increased each year until 1966. In 1966, the number built was only about 80 percent as large as in 1965, probably because of the tightness of credit.

From 1959 to 1966, the data show marked differences in the number of rural housing units built in the various regions. The South Atlantic region built the most homes and was followed, in descending order, by the Pacific, East South Central, and Middle Atlantic regions.

It appears that the tight credit in 1966 affected housing construction more in some regions than in others. In 1966, housing construction declined most rapidly in the Mountain and West North Central regions and least rapidly in New England.

It was estimated that from January 1, 1960, to January 1, 1967, there were about 382,000 housing units built as a result of a direct or insured loan made by a Federal agency or a Federal land bank and that another 3.3 million units were built in rural areas as a result of a conventional loan made by an individual or a private lending institution. The percentage of rural housing construction that resulted from activities of Federal agencies declined every year between 1960 and 1965 and increased slightly in 1966 (table 24). However, even in that year, only about 11 percent of the housing constructed in rural areas resulted from credit help from a Federal agency.

It was estimated that 95 percent of all the rural homes were built by families with incomes greater than \$6,000. In 1966, the annual income of over 90 percent of the occupants of new homes that had a mortgage guaranteed by the Federal Housing Administration was greater than \$6,000. 5/ Furthermore, it is commonly assumed that families who build homes using conventional loan funds have larger incomes than families using Government sources of credit.

Remodeling

It appears that a large number of rural homes were improved from 1960 to 1966. As noted previously, it was estimated that 937,000 rural homes were improved as a result of insured loans made by the Federal Housing Administration. The Department of Housing and Urban Development has estimated that Title I improvement loans were used to finance about 6 percent of the total residential improvements that occurred from 1960 to 1966. 6/ If this same percentage is applicable to improvements made only in rural housing, about 15.6 million rural homes were improved during this period.

Although this number would indicate a substantial improvement in rural housing, it appears that many of the repairs were minor and have had little effect on the number of substandard homes in rural areas. In 1960, there were 3.7 million rural homes that were substandard because they lacked complete plumbing. As mentioned earlier, to put complete plumbing in most of these homes would have required an investment of about \$2,500. However, the median size of the Title I improvement loans from 1960 to 1966 was about \$1,000. Only about 11 percent of these loans were used to improve plumbing and of this 11 percent about 9 percent were for amounts larger than \$2,500. 7/ It was concluded, therefore, that if these same percentages were applicable to loans made for rural housing, about 9,300 (.11 x .09 x 937,000) of these loans were used to add complete plumbing to rural homes between 1960 and 1966. If these percentages were also applicable to the total number of improved rural homes, then it is estimated that about 150,000 (.11 x .09 x 15.6 million) rural homes that lacked plumbing in 1960 had it added between 1960 and 1966.

Conclusions

The addition of 3.7 million rural homes and the improvement of 15.6 million rural residences from 1960 to 1966 has vastly improved the status of rural housing. These improvements, however, may not have appreciably altered the number of substandard homes. Most of the substandard homes that were

5/ Federal Housing Administration Report on Characteristics of FHA Operations under Section 203 for FHA Homes, 1966, RR 250 Book, HUD, SOR-3.

6/ U.S. Senate Committee on Banking and Currency, A Report of the Rehabilitation Programs of the Department of Housing and Urban Development to the Subcommittee on Housing and Urban Affairs, 90th Congress, 1st Session, August 1967.

7/ See footnote 5.

dilapidated were occupied by families having incomes of less than \$3,000 in 1960, and almost all of the new homes built during 1960-66 were occupied by families having incomes greater than \$6,000. Since the incomes of rural residents have not doubled since 1960, it appears that most of the low-income families did not build a new home. In addition, since most of them owned their homes, it is doubtful that many of the low-income families moved to better housing. Finally, it appears that the type of remodeling done to most rural housing was not great enough to change the condition of many of the substandard homes--especially those lacking complete plumbing.

Table 1.--Location of housing units, by region, April 1, 1960

Region	All housing	Urban	Rural nonfarm	Rural farm
New England.....	3,521,663	6.0	2,576,781	6.3
Middle Atlantic....	11,276,697	19.3	9,075,783	22.3
East North Central:	11,657,510	20.0	8,404,841	20.6
West North Central:	5,140,294	8.8	2,975,527	7.3
South Atlantic....	8,032,524	13.8	4,789,464	11.8
East South Central:	3,606,348	6.2	1,810,212	4.4
West South Central:	5,533,816	9.5	3,723,257	9.1
Mountain.....	2,226,564	3.8	1,477,560	3.6
Pacific.....	7,330,941	12.6	5,930,440	14.6
United States...:	58,326,357	100.0	40,763,865	100.0
			13,996,171	100.0
			3,566,321	100.0

Table 2.--Percentage of housing units that were urban, rural nonfarm, and rural farm, by region, April 1, 1960

Region	All housing	Urban	Rural nonfarm	Rural farm
New England.....	100.0	73.2	25.5	1.3
Middle Atlantic....	100.0	80.5	17.8	1.7
East North Central:	100.0	72.1	21.8	6.1
West North Central:	100.0	57.9	27.0	15.1
South Atlantic....	100.0	59.6	33.4	7.0
East South Central:	100.0	50.2	35.3	14.5
West South Central:	100.0	67.3	25.1	7.6
Mountain.....	100.0	66.4	26.9	6.7
Pacific.....	100.0	80.9	16.5	2.6
United States...:	100.0	69.9	24.0	6.1

Table 3.--Tenure of occupied housing units, by region and location, April 1, 1960

Region	United States			Urban			Rural nonfarm			Rural farm		
	Occupied units		Owned	Rented	Occupied units	Owned	Rented	Occupied units	Owned	Rented	Occupied units	Rented
	Number	Pct.	Pct.	Pct.	Number	Pct.	Pct.	Number	Pct.	Pct.	Number	Pct.
New England.....	3,116,163	59.1	40.9	40.9	2,430,871	53.3	46.7	637,659	78.6	21.4	47,633	88.6
Middle Atlantic...	10,405,988	55.2	44.8	44.8	8,674,383	50.5	49.5	1,566,288	77.8	22.2	192,317	85.4
East North Central: 10,710,827	66.7	33.3	7,979,322	62.8	37.2	2,023,869	77.2	22.8	707,636	80.1	19.9	
West North Central: 4,667,922	67.8	32.2	2,817,662	64.7	35.3	1,075,752	71.9	28.1	774,508	73.5	26.5	
South Atlantic...: 7,266,636	61.0	39.0	4,435,932	57.9	42.1	2,269,129	65.1	34.9	561,575	68.3	31.7	
East South Central: 3,307,354	61.8	38.2	1,703,749	58.7	41.3	1,079,631	62.8	37.2	523,974	69.5	30.5	
West South Central: 4,928,605	63.7	36.3	3,402,061	62.6	37.4	1,105,159	65.5	34.5	421,385	68.3	31.7	
Mountain.....: 1,975,576	65.2	34.8	1,371,552	64.0	36.0	454,473	65.8	34.2	149,551	74.7	25.3	
Pacific.....: 6,644,804	60.2	39.8	5,531,838	59.0	41.0	925,224	64.4	35.6	187,742	76.2	23.8	
United States...: 53,023,875	61.9	38.1	38,320,370	58.3	41.7	11,137,184	70.3	29.7	3,566,321	73.8	26.2	

Table 4.--Tenure and vacancy status of housing, by region and location, April 1, 1960

Region	United States			Urban		
	Housing units	: Occupied	: Vacant	Housing units	: Occupied	: Vacant
	Number	Pct.	Pct.	Number	Pct.	Pct.
New England.....	3,521,663	52.3	4.9	2,576,781	44.0	4.4
Middle Atlantic...	11,276,697	51.0	41.3	9,075,783	48.1	3.6
East North Central:	11,657,510	61.3	30.6	2.8	8,404,841	59.6
West North Central:	5,140,294	61.6	29.2	2.9	2,975,527	61.2
South Atlantic....	8,032,524	55.2	35.3	2.3	4,789,464	53.6
East South Central:	3,606,348	56.6	35.1	1.7	1,810,212	55.3
West South Central:	5,533,816	56.7	32.3	2.4	3,723,257	57.2
Mountain.....	2,226,564	57.8	30.9	4.0	1,477,560	59.4
Pacific....	7,330,941	54.6	36.1	2.0	5,930,440	55.0
United States...:	58,326,357	56.2	34.7	6.1	3.0	40,763,865
					54.8	39.2
					1/ 5.2	.8

--continued

Table 4.--Tenure and vacancy status of housing, by region and location, April 1, 1960--continued

Region	Rural nonfarm			Rural farm		
	Housing units	: Occupied	: Vacant	Housing units	: Occupied	: Vacant
	Number	Pct.	Pct.	Number	Pct.	Pct.
New England.....	897,249	55.9	15.2	6.9	47,633	88.6
Middle Atlantic...	2,008,597	60.7	17.3	6.6	15.4	192,317
East North Central:	2,545,033	61.4	18.1	8.8	11.7	707,636
West North Central:	1,390,259	55.6	21.8	12.9	9.7	774,508
South Atlantic....	2,681,485	55.1	29.5	10.4	5.0	561,575
East South Central:	1,272,162	53.3	31.6	11.2	3.9	523,974
West South Central:	1,389,174	52.1	27.5	12.9	7.5	421,385
Mountain....	599,453	49.9	25.9	11.8	12.4	149,551
Pacific....	1,212,759	49.1	27.2	13.6	10.1	187,742
United States...:	13,996,171	56.0	23.6	2/ 10.2	10.2	3,566,321
					73.8	26.2
					0	0

1/ There were 1,496,013 units for rent or sale.
 2/ There were 478,813 units for rent or sale.

Table 5.--Bedrooms in owner-occupied housing, by region and location, April 1, 1960

Region	Total	United States			Urban		
		Percent of total bedrooms in units with:			Percent of total bedrooms in units with:		
		0 or 1	2	3	4 or more	0 or 1	2
New England	1,841,817	Pct. 5.4	Pct. 28.4	Pct. 42.9	Pct. 23.3	Pct. 4.9	Pct. 29.3
Middle Atlantic ..	5,741,570	5.1	25.5	47.8	21.6	4,361,209	5.0
East North Central:	7,140,520	6.0	35.1	43.6	15.3	5,011,917	5.3
West North Central:	3,166,423	9.1	37.5	37.2	16.2	1,823,726	8.8
South Atlantic....	4,643,329	6.2	36.8	43.0	14.0	2,782,372	5.6
East South Central:	2,044,120	6.9	42.0	39.4	11.7	1,001,362	6.5
West South Central:	3,137,999	8.8	45.3	39.0	6.9	2,127,114	8.0
Mountain.....	1,289,417	12.7	37.8	38.3	11.2	878,198	9.7
Pacific.....	4,000,943	8.8	37.7	42.5	11.0	3,261,177	7.6
United States 1/	33,006,141	7.1	35.4	42.5	15.0	22,544,940	6.3
						35.1	44.7
							13.9

--continued

Table 5.--Bedrooms in owner-occupied housing, by region and location, April 1, 1960--continued

Region	Total	Rural nonfarm			Rural farm		
		Percent of total bedrooms in units with:			Percent of total bedrooms in units with:		
		0 or 1	2	3	4 or more	0 or 1	2
New England.....	500,974	Pct. 7.0	Pct. 27.3	Pct. 40.7	Pct. 25.0	Pct. 42.978	Pct. 3.3
Middle Atlantic...	1,213,976	5.7	29.0	43.6	21.7	166,385	2.2
East North Central:	1,558,163	9.0	37.4	39.8	13.8	570,440	4.2
West North Central:	771,910	12.5	40.2	33.3	14.0	570,787	5.8
South Atlantic...	1,475,548	8.1	42.4	37.9	11.6	385,409	3.5
East South Central:	681,903	8.4	45.4	36.8	9.4	360,855	5.0
West South Central:	722,562	12.2	47.9	33.5	6.4	288,323	6.4
Mountain.....	298,323	21.7	41.2	27.8	9.3	112,896	12.2
Pacific.....	595,115	15.6	38.5	35.3	10.6	144,654	8.1
United States 1/	7,818,474	9.7	38.6	37.8	13.9	2,642,727	5.2
						27.9	38.2
							28.7

1/ Totals may differ from those on other tables because some items were obtained by Census on a sample basis rather than on a 100-percent basis.

Table 6.--Bedrooms in renter-occupied housing, by region and location, April 1, 1960

Region	United States			Urban			
	Percent of total bedrooms in units		Percent of total bedrooms in units		Percent of total bedrooms in units		
	Total	: 0 or 1	: 2	: 3 or more	Total	: 0 or 1	: 2
New England.....	1,274,277	29.0	41.0	29.1	1,132,954	30.9	41.5
Middle Atlantic...	4,664,584	42.6	36.3	21.1	4,286,530	44.7	36.2
East North Central:	3,569,867	39.2	36.5	24.3	2,967,059	43.5	36.8
West North Central:	1,501,297	42.0	32.6	25.4	993,857	53.9	32.4
South Atlantic....	2,961,637	34.6	41.6	23.8	1,991,948	41.6	39.7
East South Central:	1,263,137	32.5	45.9	21.6	702,492	41.1	42.7
West South Central:	1,790,575	38.1	43.5	18.4	1,274,885	43.8	40.9
Mountain.....	685,873	46.7	35.2	18.1	493,111	52.2	33.5
Pacific.....	2,643,200	51.9	33.0	15.1	2,270,303	55.5	32.0
United States 1/	20,354,447	40.3	37.9	21.8	16,113,139	45.2	36.9
							17.9

--continued

Table 6.--Bedrooms in renter-occupied housing, by region and location, April 1, 1960--continued

Region	Rural nonfarm			Rural farm				
	Percent of total bedrooms in units		Percent of total bedrooms in units		Percent of total bedrooms in units			
	Total	: 0 or 1	: 2	: 3 or more	Total	: 0 or 1	: 2	: 3 or more
New England.....	136,024	21.9	37.3	40.8	5,299	11.9	21.7	66.4
Middle Atlantic...	350,371	19.6	38.0	42.4	27,683	9.4	21.1	69.5
East North Central:	460,893	22.0	38.9	39.1	141,915	6.4	20.8	72.8
West North Central:	302,468	27.1	38.8	34.1	204,972	6.0	24.7	69.3
South Atlantic...	792,255	22.4	47.1	30.5	177,434	10.4	38.2	51.4
East South Central:	401,968	23.6	50.8	25.6	158,677	16.6	47.8	35.6
West South Central:	381,154	26.3	50.0	23.7	134,536	17.2	49.1	33.7
Mountain.....	154,087	35.2	40.3	24.5	38,675	22.0	37.5	40.5
Pacific.....	329,618	31.0	39.5	29.5	43,279	21.4	34.9	43.7
United States 1/	3,308,838	24.5	43.6	31.9	932,470	11.8	35.0	53.2

1/ Totals may differ from those on other tables because some items were obtained by Census on a sample basis rather than on a 100-percent basis.

Table 7.--Construction year of owned and rented housing units, by region, through 1959

Region	All units		Owner-occupied units		Rented units	
	Total	: 1950's; 1940's; 1930's; 1929 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:
New England.....	3,506,000	19.4	8.1	63.2	1,827,000	27.4
Middle Atlantic....	11,218,000	20.3	9.4	9.7	5,707,000	27.5
East North Central:	11,588,000	23.8	11.9	9.7	7,082,000	30.5
West North Central:	5,107,000	21.1	10.4	9.2	3,141,000	26.0
South Atlantic....	7,952,000	33.7	19.3	12.2	4,376,000	41.5
East South Central:	3,578,000	26.5	19.7	14.6	2,024,000	32.6
West South Central:	5,486,000	31.7	22.5	15.5	3,106,000	39.0
Mountain.....	2,201,000	36.2	17.8	10.9	1,272,000	43.2
Pacific.....	7,251,000	36.6	20.5	13.2	3,954,000	42.7
United States....	57,887,000	27.0	14.9	11.2	46.9	32,489,000
					33.8	15.9
					50.3	25,398,000
						18.3
						13.6
						68.1

Table 8.--Construction year of owned and rented urban housing units, by region, through 1959

Region	All units		Owner-occupied units		Rented units	
	Total	: 1950's; 1940's; 1930's; 1929 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:
New England.....	2,568,000	16.2	8.1	7.7	68.0	25.2
Middle Atlantic....	9,034,000	18.7	8.8	9.8	62.7	4,338,000
East North Central:	8,358,000	23.5	11.5	9.9	55.1	4,972,000
West North Central:	2,954,000	24.8	11.1	9.7	54.5	1,806,000
South Atlantic....	4,745,000	35.3	20.0	11.9	32.8	2,539,000
East South Central:	1,797,000	28.4	19.6	13.4	38.6	991,000
West South Central:	3,690,000	34.6	23.0	14.8	27.6	2,105,000
Mountain.....	1,460,000	39.7	18.2	10.2	31.9	866,000
Pacific.....	5,868,000	36.7	20.0	12.9	30.4	3,224,000
United States....	40,474,000	27.2	14.5	11.0	47.3	22,130,000
					35.3	16.2
					48.5	18,344,000
						17.2
						12.6
						70.2

Table 9.--Construction year of owned and rented rural nonfarm housing units, by region, through 1959

Region	All units		Owner-occupied units		Rented units	
	Total	: 1950's; 1940's; 1930's; 1929 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:
New England.....	890,000	29.3	12.9	48.6	53.1	63.7
Middle Atlantic....	1,992,000	28.9	12.6	48.7	54.4	64.3
East North Central:	2,524,000	29.7	14.8	45.7	50.3	63.8
West North Central:	1,380,000	20.7	11.2	59.2	24.6	72.6
South Atlantic....	2,647,000	35.0	19.0	12.4	42.8	55.7
East South Central:	1,259,000	28.6	20.7	15.3	35.4	61.1
West South Central:	1,376,000	28.2	21.8	16.6	33.4	56.8
Mountain.....	593,000	32.0	17.5	12.5	38.0	54.6
Pacific.....	1,196,000	38.6	23.3	14.7	23.4	42.6
United States....	13,857,000	30.3	16.9	11.9	40.9	59.6

Table 10.--Construction year of owned and rented farm housing units, by region, through 1959

Region	All units		Owner-occupied units		Rented units	
	Total	: 1950's; 1940's; 1930's; 1929 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:	Total	: 1950's; 1940's; 1939 or: earlier:
New England.....	48,000	7.9	5.9	79.8	42,000	85.6
Middle Atlantic....	192,000	6.6	4.2	4.6	164,000	6.3
East North Central:	706,000	7.5	6.1	6.6	566,000	8.3
West North Central:	773,000	7.6	6.5	7.6	568,000	8.8
South Atlantic....	560,000	14.5	14.9	13.6	382,000	17.2
East South Central:	522,000	14.7	17.6	16.9	363,000	17.2
West South Central:	420,000	17.8	20.1	18.1	286,000	20.2
Mountain.....	148,000	18.1	15.3	12.3	111,000	19.3
Pacific.....	187,000	19.6	18.8	15.7	143,000	20.8
United States....	3,556,000	11.9	11.9	11.4	2,625,000	13.3

Table 11.--Condition of housing, by region and location, April 1, 1960

Region	United States			Urban		
	Housing units	Sound	Condition	Housing units	Sound	Condition
New England.....	3,521,455	85.8	Pct.	14.2	2,576,660	Pct.
Middle Atlantic...	11,274,658	85.8		14.2	9,073,877	86.9
East North Central:	11,656,348	84.0		16.0	8,403,805	87.0
West North Central:	5,137,749	79.7		20.3	2,973,019	86.5
South Atlantic...	8,031,817	76.3		23.7	4,789,116	84.1
East South Central:	3,606,236	67.0		33.0	1,810,141	83.4
West South Central:	5,533,660	72.8		27.2	3,723,075	78.4
Mountain.....	2,226,207	81.0		19.0	1,477,334	85.6
Pacific.....	7,330,167	87.3		12.7	5,929,790	90.0
United States 1/	58,318,297	81.2		18.8	40,756,817	85.4
						14.6

--continued

Table 11.--Condition of housing, by region and location, April 1, 1960--continued

Region	Rural nonfarm			Rural farm		
	Housing units	Sound	Condition	Housing units	Sound	Condition
New England.....	897,162	83.4	Pct.	16.6	47,633	Pct.
Middle Atlantic...	2,008,464	81.0		19.0	192,317	75.3
East North Central:	2,544,907	77.7		22.3	707,636	74.5
West North Central:	1,390,222	71.8		28.2	774,508	77.5
South Atlantic....	2,681,126	67.2		32.8	561,575	76.9
East South Central:	1,272,121	58.2		41.8	523,974	60.0
West South Central:	1,389,200	60.2		39.8	421,385	56.2
Mountain.....	599,322	70.6		29.4	149,551	64.7
Pacific.....	1,212,635	75.5		24.5	187,742	77.0
United States 1/	13,995,159	71.9		28.1	3,566,321	69.7

1/ Totals may differ from those on other tables because some items were obtained by Census on a sample basis rather than on a 100-percent basis.

Table 12.--Number and percent of standard and substandard rural nonfarm and rural farm occupied housing units by tenure and income, April 1, 1960 1/

Tenure and family income	Rural nonfarm			Rural farm		
	Standard	Substandard	Total	Standard	Substandard	Total
Owner-occupied:						
Less than \$3,000.	1,312,721	54.6	1,090,573	45.4	2,403,294	602,488
\$3,000-\$5,999.....	2,076,568	79.4	539,575	20.6	2,616,143	578,285
\$6,000-\$9,999.....	1,861,008	92.0	161,931	8.0	2,022,939	342,311
\$10,000 and over.	757,685	96.3	28,994	3.4	786,679	178,421
Total.....	6,007,982	76.7	1,821,073	23.3	7,829,055	1,701,505
Rented:						
Less than \$3,000.	453,053	31.4	991,838	68.6	1,444,891	147,170
\$3,000-\$5,999.....	830,017	69.0	389,862	32.0	1,219,879	150,904
\$6,000-\$9,999.....	433,752	83.3	87,107	16.7	520,859	56,963
\$10,000 and over.	108,283	88.4	14,217	11.6	122,500	23,050
Total.....	1,825,105	55.2	1,483,024	44.8	3,308,129	378,087

Rented:	1/ Standard units are those units which were classified as sound or deteriorating and had complete plumbing facilities. Substandard units are all other units.
Total.....	3,308,129

Table 13.--Number of substandard rural nonfarm and rural farm units, by annual income of household and tenure, 1960

Type of substandard unit: and annual income of household	Total	Owner	No cash rent		
			Nonfarm	Farm	Nonfarm
Lacking complete plumbing (not dilapidated):					
\$0 to \$2,999.....	2,315,542	852,980	508,234	650,665	303,663
\$3,000 to \$5,999.....	1,037,401	446,839	212,442	290,511	87,609
\$6,000 and over.....	342,376	153,764	85,905	75,495	27,212
Total.....	3,695,319	1,453,583	806,581	1,016,671	418,484
Dilapidated:					
\$0 to \$2,999.....	776,454	237,593	85,158	341,173	112,530
\$3,000-\$5,999.....	238,696	92,736	27,333	99,351	19,276
\$6,000 and over.....	80,357	37,161	12,307	25,829	5,060
Total.....	1,095,507	367,490	124,798	466,353	136,866

Table 14.--Plumbing facilities in housing units, by region and location, April 1, 1960

Region	United States				Urban			
	Piped inside:		No piping		Housing units		Piped inside:	
	Housing units	Hot and cold	Only cold	Only cold	No water	Hot and cold	Only cold	Outside structure
New England	3,521,663	51.2	6.7	.2	1.9	2,576,781	94.8	5.0
Middle Atlantic	11,276,697	95.4	3.1	.2	1.3	9,075,783	97.9	2.0
East North Central: 11,657,510	90.0	4.3	.4	4.2	8,404,841	96.5	2.9	.1
West North Central: 5,140,294	83.5	5.9	.7	9.9	2,975,527	94.9	4.0	.5
South Atlantic	8,032,524	77.8	9.7	1.8	10.7	4,789,464	90.1	.9
East South Central: 3,606,348	65.4	10.2	3.4	21.0	1,810,212	85.5	10.1	1.0
West South Central: 5,533,816	78.6	9.4	2.8	9.2	3,723,257	88.9	7.6	1.6
Mountain	2,226,564	89.5	4.1	1.3	5.1	1,477,560	96.4	2.7
Pacific	7,330,941	96.6	2.0	.4	1.0	5,930,440	98.8	1.0
United States	58,326,557	87.2	5.7	1.0	6.1	40,763,865	94.9	.1
								.6

--continued

Table 14.--Plumbing facilities in housing units, by region and location, April 1, 1960--continued

Region	Rural nonfarm				Rural farm			
	Piped inside:		No piping		Housing units		Piped inside:	
	Housing units	Hot and cold	Only cold	Only cold	No water	Hot and cold	Only cold	Outside structure
New England	897,249	81.3	11.5	.5	6.7	47,633	85.3	10.1
Middle Atlantic	2,008,597	84.8	7.8	1.0	6.4	192,317	87.2	7.0
East North Central: 2,545,033	75.3	9.3	1.3	14.1	707,636	79.8	6.9	1.3
West North Central: 1,390,259	66.9	9.3	1.2	22.6	774,508	69.6	7.3	1.4
South Atlantic	2,681,485	61.6	11.6	3.2	23.6	561,575	49.5	14.8
East South Central: 1,272,162	47.6	10.3	4.2	37.9	523,974	38.5	10.6	3.4
West South Central: 1,389,174	57.3	12.5	4.6	25.6	421,385	57.0	15.0	2.9
Mountain	599,453	74.8	7.4	3.2	14.6	149,551	81.2	5.0
Pacific	1,212,759	86.6	6.3	1.7	5.4	187,742	93.3	4.1
United States	13,996,171	70.3	9.7	2.2	17.8	3,566,321	65.3	9.5

1/ Less than 0.05 percent.

Table 15.--Flush toilet facilities in housing, by region and location, April 1, 1960

Region	United States			Urban		
	Housing			Flush toilet facilities		
	units	: Exclusively	: Shared	: None	: used	: used
New England.....	3,521,663	93.9		2,576,781	96.2	.5
Middle Atlantic...	11,276,697	93.8	3.2	9,075,783	95.8	3.7
East North Central:	11,657,510	89.4	3.3	7.3	8,404,841	94.4
West North Central:	5,140,294	81.5	3.7	14.8	2,975,527	92.1
South Atlantic....	8,032,524	80.2	2.1	17.7	4,789,464	93.9
East South Central:	3,606,348	65.7	2.4	31.9	1,810,212	88.7
West South Central:	5,533,816	80.7	2.7	16.6	3,723,257	90.9
Mountain.....	2,226,564	87.1	3.1	9.8	1,477,560	93.7
Pacific.....	7,330,941	94.2	3.0	2.8	5,930,440	96.0
United States...	58,326,357	86.8	3.0	10.2	40,763,865	94.2

--continued

Table 15.--Flush toilet facilities in housing, by region and location, April 1, 1960--continued

Region	Rural nonfarm			Rural farm		
	Housing			Flush toilet facilities		
	units	: Exclusively	: Shared	: None	: used	: used
New England.....	897,249	87.5		47,633	85.9	.1
Middle Atlantic...	2,008,597	85.5	1.1	13.4	192,317	83.2
East North Central:	2,545,033	76.8	.8	22.4	707,636	76.1
West North Central:	1,390,259	68.1	1.4	30.5	774,508	64.8
South Atlantic...	2,681,485	62.7	.8	36.5	561,575	46.4
East South Central:	1,272,162	46.2	.8	53.0	523,974	33.3
West South Central:	1,389,174	60.1	.8	39.1	421,385	58.6
Mountain.....	599,453	73.1	1.6	25.3	149,551	77.3
Pacific.....	1,212,759	85.8	1.5	12.7	187,742	91.3
United States...	13,996,171	71.4	1.0	27.6	3,566,321	62.0

Table 16.--Bathtub or shower facilities in housing, by region and location, April 1, 1960

Region	United States			Urban		
	Housing units	Bathtub or shower		Housing units	Bathtub or shower	
	: Exclusively : Shared : used	Pct.	Pct.	: Exclusively : Shared : used	Pct.	Pct.
New England.....	3,521,663	90.7	2.6	2,576,781	93.7	3.0
Middle Atlantic....	11,276,697	92.5	3.2	4.3	94.8	3.6
East North Central:	11,657,510	87.6	3.3	9.1	8,404,841	92.7
West North Central:	5,140,294	79.9	3.8	16.3	2,975,527	90.2
South Atlantic....	8,032,524	78.1	1.9	20.0	4,789,464	91.0
East South Central:	3,606,348	63.1	2.0	34.9	1,810,212	83.8
West South Central:	5,533,816	79.5	2.4	18.1	3,723,257	88.9
Mountain.....	2,226,564	86.6	3.1	10.3	1,477,560	93.1
Pacific.....	7,330,941	94.1	3.1	2.8	5,930,440	95.8
United States...	58,326,357	85.2	2.9	11.9	40,763,865	92.6
						3.7
						3.7

--continued

Table 16.--Bathtub or shower facilities in housing, by region and location, April 1, 1960--continued

Region	Rural nonfarm			Rural farm		
	Housing units	Bathtub or shower		Housing units	Bathtub or shower	
	: Exclusively : Shared : used	Pct.	Pct.	: Exclusively : Shared : used	Pct.	Pct.
New England.....	897,249	82.4	.9	16.7	47,633	83.2
Middle Atlantic....	2,008,597	83.2	1.2	15.6	192,317	81.9
East North Central:	2,545,033	74.1	.8	25.1	707,636	76.0
West North Central:	1,390,259	65.7	1.5	32.8	774,508	66.0
South Atlantic....	2,681,485	61.7	.7	37.6	561,575	46.3
East South Central:	1,272,162	45.7	.7	53.6	523,974	33.5
West South Central:	1,389,174	59.9	.8	39.3	421,385	60.6
Mountain.....	599,453	72.5	1.7	25.8	149,551	78.3
Pacific.....	1,212,759	85.8	1.8	12.4	187,742	92.5
United States...	13,996,171	69.7	1.0	29.3	3,566,321	62.4
						5
						37.1

Table 17.--Estimated number of new homes constructed in rural areas that had mortgages insured by the Federal Housing Administration, by region, 1960 to 1966 1/

Region	Number of new homes that were insured in--				
	1960	1961	1962	1963	1964
New England.....	410	580	490	390	340
Middle Atlantic....	2,820	2,180	2,440	1,710	1,010
East North Central:	3,560	3,120	3,670	2,320	1,970
West North Central:	1,700	1,440	1,190	820	640
South Atlantic....	8,310	6,690	6,040	5,340	5,750
East South Central:	2,840	2,140	2,400	2,190	2,790
West South Central:	4,470	2,610	2,470	2,020	1,840
Mountain.....	2,950	2,290	1,930	1,510	1,120
Pacific.....	3,130	2,310	2,720	2,430	2,880
United States....	30,190	23,360	23,350	18,730	18,340
					17,980
					17,130

1/ Estimated from annual reports of the Federal Housing Administration on Home and Project Mortgage and Property Improvement Loan Insurance Operations.

Table 18.--Estimated number of home-improvement loans in rural areas insured by the Federal Housing Administration, by region, 1960 to 1966 1/

Region	Number of home-improvement loans insured in--				
	1960	1961	1962	1963	1964
New England.....	6,200	5,900	6,200	5,100	3,800
Middle Atlantic...	23,400	19,200	17,400	14,700	11,100
East North Central:	39,500	33,400	30,400	23,800	18,100
West North Central:	25,700	24,500	22,700	22,900	19,500
South Atlantic....	26,500	23,000	21,300	19,900	16,400
East South Central:	22,000	18,700	16,700	15,400	12,600
West South Central:	20,500	18,300	18,700	17,700	15,500
Mountain.....	11,400	10,100	9,400	7,900	6,800
Pacific.....	11,900	10,600	10,700	10,200	6,300
United States....	187,100	163,700	153,500	137,600	110,100
					94,300
					90,900

1/ Estimated from annual reports of the Federal Housing Administration on Home and Project Mortgage and Property Improvement Loan Insurance Operations.

Table 19.--Estimated number of new homes constructed in rural areas that had a direct or insured loan made by the Veterans' Administration, by region, 1960 to 1966 1/

Region	1960	1961	1962	1963	1964	1965	1966	Number of new homes with loans in--	
								1960	1961
New England.....	1,010	1,380	1,270	1,050	530	380	520		
Middle Atlantic....	2,560	1,930	1,900	1,470	890	310	140		
East North Central:	3,790	2,860	3,190	2,120	1,430	410	360		
West North Central:	1,490	1,150	1,080	820	410	320	310		
South Atlantic....	5,540	4,420	4,040	4,230	4,010	3,820	4,260		
East South Central:	1,930	1,320	1,460	1,190	1,480	1,730	1,680		
West South Central:	3,630	1,940	1,850	1,760	1,440	990	970		
Mountain.....	2,290	1,700	1,420	1,270	850	780	710		
Pacific.....	5,000	3,710	3,490	2,500	2,130	1,550	1,420		
United States....	27,240	20,410	19,700	16,410	13,170	10,290	10,370		

1/ Estimated from annual reports of the Veterans' Administration.

Table 20.--Estimated number of new homes constructed in rural areas that had a direct or insured loan by the Farmers Home Administration, by region, fiscal 1960 to 1966 1/

Region	1960	1961	1962	1963	1964	1965	1966	Number of new homes with loans in fiscal year--	
								1960	1961
New England.....	10	20	70	180	130	190	350		
Middle Atlantic....	30	20	170	350	360	440	670		
East North Central:	120	220	460	970	780	770	1,070		
West North Central:	380	510	1,240	2,510	1,930	1,770	2,420		
South Atlantic....	700	1,030	2,030	4,590	2,810	2,900	4,740		
East South Central:	970	1,490	2,080	4,320	2,980	2,900	4,540		
West South Central:	650	740	1,280	2,640	1,980	2,140	3,540		
Mountain.....	210	250	550	910	710	630	690		
Pacific.....	150	200	350	500	430	420	580		
United States....	3,210	4,480	8,230	16,970	12,110	12,160	18,600		

1/ Estimated from annual reports of the Farmers Home Administration; includes homes constructed as a result of the Farm Ownership and Rural Housing Programs.

Table 21.--Estimated number of homes repaired in rural areas that had a direct or insured loan by the Farmers Home Administration, by region, fiscal 1960 to 1966 1/

Region	Number of homes repaired with loans in fiscal year--				
	1960	1961	1962	1963	1964
New England.....	30	60	170	260	410
Middle Atlantic....	50	120	170	190	230
East North Central:	180	260	460	560	700
West North Central:	480	700	1,360	2,070	2,100
South Atlantic....	340	590	960	1,130	2,060
East South Central:	470	600	1,060	1,320	4,270
West South Central:	350	480	720	1,390	1,310
Mountain.....	160	190	450	580	520
Pacific.....	120	140	230	280	230
United States....	2,180	3,140	5,580	7,780	11,830
					9,160
					10,340

1/ Estimated from annual reports of the Farmers Home Administration; includes homes repaired as a result of the Farm Ownership and Rural Housing Programs.

Table 22.--Estimated number of new homes constructed in rural areas that had a loan made by a Federal land bank, by region, fiscal 1960 to 1966 1/

Region	Number of new homes with loans in fiscal year--				
	1960	1961	1962	1963	1964
New England.....	50	50	40	30	50
Middle Atlantic....	210	220	180	150	190
East North Central:	660	750	960	1,110	970
West North Central:	940	990	1,330	1,440	1,150
South Atlantic....	1,070	790	730	990	1,350
East South Central:	650	480	600	860	780
West South Central:	620	600	820	870	650
Mountain.....	240	320	390	330	340
Pacific.....	190	220	250	220	280
United States....	4,630	4,420	5,300	6,000	5,760
					6,590
					6,920

1/ Estimated from annual reports of the Farm Credit Administration.

Table 23.--Estimated number of housing units built in rural areas, by region, 1959-66 1/

Region	1959 2/	1960	1961	1962	1963	1964	1965	1966
New England.....	25,100	23,600	26,200	25,300	28,400	27,200	30,500	27,600
Middle Atlantic...	60,400	50,900	40,700	44,400	48,600	61,100	64,700	49,600
East North Central:	79,700	67,400	61,400	68,200	73,600	76,400	83,900	73,000
West North Central:	40,700	32,000	31,300	35,600	35,400	33,900	35,200	25,200
South Atlantic...	131,400	118,300	119,700	127,500	145,700	153,100	149,000	131,400
East South Central:	53,600	54,900	54,400	53,700	54,200	55,600	56,700	45,200
West South Central:	52,600	42,400	44,500	49,400	52,200	55,600	59,800	49,800
Mountain.....	27,100	23,100	21,900	23,500	26,100	26,500	26,200	17,600
Pacific.....	62,700	59,900	70,500	80,400	93,600	95,900	95,600	70,500
United States....	533,300	472,500	470,600	508,000	557,800	585,300	601,600	489,900

1/ Derived from year to year changes in number of building permits issued in nonmetropolitan areas as shown by U.S. Bureau of the Census, Annual Report on Building Permits, C-40.

2/ Derived from national totals reported by Bureau of the Census, Construction Reports, C-20 series. Rural and regional estimates were made on a basis of the proportion of total housing that was reported built in rural areas, by regions, 1959 to April 1, 1960, Census of Housing, 1960.

Table 24.--Estimated number and percentage of housing units built each year in rural areas as a result of a conventional loan or a direct or insured loan guaranteed by a Federal agency or a Federal land bank, 1960 to 1966

Type of loan	1960	1961	1962	1963	1964	1965	1966
Conventional 1/.....	407,230	407,930	451,420	499,690	535,920	554,580	436,880
Federal 2/.....	65,270	62,670	56,580	58,110	49,380	47,020	53,020
Total.....	472,500	470,600	508,000	557,800	585,300	601,600	489,900
					Percent		
Conventional 1/....	86.2	86.7	88.9	89.6	91.6	92.2	89.2
Federal 2/.....	13.8	13.3	11.1	10.4	8.4	7.8	10.8
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1/ Houses built using funds from individuals, commercial banks, or other private institutions.
2/ Houses built using funds that had a direct or insured loan guaranteed by a Federal agency or Federal land bank.

Appendix table 1.--Number and percentage of all housing units in rural areas without piped water inside, by State and region, April 1960

State and region	All units	Units without piped water inside	
		Number	Percent
Maine.....	200,629	40,317	20.1
New Hampshire.....	111,072	8,129	7.3
Vermont.....	88,473	5,805	6.6
Massachusetts.....	312,090	6,036	1.9
Rhode Island.....	45,783	1,621	3.5
Connecticut.....	186,835	4,749	2.5
New England.....	944,882	66,657	7.1
:			
New York.....	909,666	62,411	6.9
New Jersey.....	281,040	12,623	4.5
Pennsylvania.....	1,010,208	84,630	8.4
Middle Atlantic....	2,200,914	159,664	7.3
:			
Ohio.....	780,890	117,734	15.1
Indiana.....	564,480	84,337	14.9
Illinois.....	636,368	102,564	16.1
Michigan.....	772,802	94,178	12.2
Wisconsin.....	498,129	85,477	17.2
East North Central:	3,252,669	484,290	14.9
:			
Minnesota.....	453,419	107,324	23.7
Iowa.....	424,097	65,286	15.4
Missouri.....	514,152	181,804	35.4
North Dakota.....	128,420	39,993	31.1
South Dakota.....	132,480	35,411	26.7
Nebraska.....	219,616	30,706	14.0
Kansas.....	292,583	49,718	17.0
West North Central:	2,164,767	510,242	23.6
:			
Delaware.....	51,898	6,716	12.9
Maryland.....	256,713	41,927	16.3
Virginia.....	502,469	166,852	33.2
West Virginia.....	340,108	103,545	30.4
North Carolina.....	771,697	230,090	29.8
South Carolina.....	378,233	143,235	37.9
Georgia.....	504,200	167,925	33.3
Florida.....	437,742	57,072	13.0
South Atlantic....	3,243,060	917,362	28.3
:			
Kentucky.....	491,333	228,463	46.5
Tennessee.....	503,792	202,422	40.2
Alabama.....	421,222	177,330	42.1
Mississippi.....	379,789	193,929	51.1
East South Central:	1,796,136	802,144	44.7

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Appendix table 1.--Number and percentage of all housing units in rural areas without piped water inside, by State and region, April 1960--continued

State and region	All units	Units without piped water inside	
	Number	Number	Percent
Arkansas.....	329,064	150,616	45.8
Louisiana.....	343,315	105,983	30.9
Oklahoma.....	299,900	80,298	26.8
Texas.....	838,280	199,708	23.8
West South Central:	1,819,559	536,605	29.6
Montana.....	116,260	21,158	18.2
Idaho.....	118,297	11,199	9.5
Wyoming.....	49,986	8,462	16.9
Colorado.....	169,405	29,446	17.4
New Mexico.....	93,961	28,179	30.0
Arizona.....	102,774	21,669	21.1
Utah.....	67,077	4,389	6.5
Nevada.....	31,244	2,676	8.6
Mountain:	749,004	127,178	17.0
Washington.....	322,965	24,661	7.6
Oregon.....	236,345	15,323	6.5
California.....	763,233	36,977	4.8
Alaska.....	38,076	12,761	33.5
Hawaii.....	39,882	1,095	2.7
Pacific:	1,400,501	90,817	6.5
United States...:	17,562,492	3,694,959	21.0